

**UNITED STATES BANKRUPTCY COURT**DISTRICT OF MINNESOTA  
FERGUS FALLS DIVISION

In re: JANET CAROL TOTZ

Case No.: 08-60163-DDO

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

KYLE L CARLSON, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2008.
- 2) The plan was confirmed on 04/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 07/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/10/2011.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 26,013.44.
- 10) Amount of unsecured claims discharged without full payment: 87,987.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$8,460.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$8,460.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,200.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$663.79
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$2,863.79
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Attorney fees paid and disclosed by debtor:	\$300.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ANESTHESIA ASSOCIATES OF ST CLOU	Unsecured	750.76	780.76	780.76	8.30	.00
CHASE/BANK ONE	Unsecured	2,089.00	NA	NA	.00	.00
CHASE/BANK ONE	Unsecured	1,970.00	NA	NA	.00	.00
CITI FINANCIAL	Unsecured	7,644.00	NA	NA	.00	.00
DFS - DISCOVER FINANCIAL SERVICES	Unsecured	11,816.00	11,816.27	11,816.27	70.60	.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,476.00	14,476.55	14,476.55	86.95	.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,607.00	6,646.14	6,646.14	39.92	.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,381.00	1,381.46	1,381.46	14.69	.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,044.00	5,044.38	5,044.38	30.30	.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	2,118.55	2,118.55	22.52	.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	415.78	415.78	4.43	.00
GEMB - GE MONEY BANK	Unsecured	415.00	NA	NA	.00	.00

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INTERNAL REVENUE SERVICE	Priority	311.09	5,247.62	5,067.06	5,067.06	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	180.56	180.56	1.92	.00
LOCAL LEVEL MARKETING	Unsecured	787.50	787.50	787.50	8.37	.00
NEMETH ORTHODONTICS	Unsecured	NA	3,052.52	3,052.52	32.45	.00
NORTHWAY DENTAL ASSOCIATES	Unsecured	1,957.34	1,957.34	1,957.34	20.81	.00
NOT PAYING UNTIMELY FILED UNSECURED	Unsecured	NA	NA	NA	.00	.00
PRA-PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,320.08	1,299.65	1,299.65	13.82	.00
PRA-PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,642.00	3,640.27	3,640.27	21.86	.00
PREFERRED CREDIT INC.	Unsecured	501.00	418.28	418.28	4.45	.00
RESURGENT CAPITAL SERVICES	Unsecured	17,683.00	18,130.62	18,130.62	108.90	.00
ROUNDUP FUNDING LLC	Unsecured	1,116.00	1,103.33	1,103.33	11.73	.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,970.45	1,970.45	20.94	.00
ST CLOUD HOSPITAL	Unsecured	596.71	NA	NA	.00	.00
STATE FARM BANK	Secured	31,639.00	NA	NA	.00	.00
TCF NATIONAL BANK	Secured	58,934.00	NA	NA	.00	.00
TREAT MISC SECURED AS UNSECURED	Secured	NA	NA	NA	.00	.00

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WELLS FARGO FINANCIAL	Unsecured	573.00	581.92	581.92	6.19	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00

**TOTAL SECURED:**

.00 .00 .00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	5,067.06	5,067.06	.00

**TOTAL PRIORITY:**

5,067.06 5,067.06 .00

**GENERAL UNSECURED PAYMENTS:**

75,802.33 529.15 .00

**Disbursements:**

Expenses of Administration:	\$2,863.79
Disbursements to Creditors:	\$5,596.21

**TOTAL DISBURSEMENTS:**

\$8,460.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/11/2011

By: /s/KYLE L CARLSON

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.